



DEPARTMENT OF VETERANS AFFAIRS

VETERANS GROUP LIFE INSURANCE (VGLI)

What Is Veterans' Group Life Insurance (VGLI)?

VGLI provides for the conversion of Servicemembers' Group Life Insurance (SGLI) to a renewable term life insurance policy. This policy is renewable every five years, regardless of health, and can be retained for life.

Who Is Eligible?

You are eligible to apply for VGLI if you are/were insured under full-time SGLI **AND**:

- You are being released from active duty or the Ready Reserves or were released within the last year and 120 days.
- You are a member of the Individual Ready Reserve (IRR) or Inactive National Guard (ING).
- You are a reservist who suffered an injury or disability during active duty or inactive duty for training for a period of less than 31 days and became uninsurable at standard premium rates.

REMINDER: Application period - you can apply for VGLI within one year and 120 days after release from service. During the first 240 days you will not have to provide evidence of good health. After the initial 240-day period has elapsed you have an additional eight months, up to the end of the one year and 120 day period after separation, to apply, but good health requirements must be met.

What Coverage Does VGLI Provide?

VGLI provides a maximum amount of coverage equal to the amount of SGLI coverage a member had in force at the time of separation from active duty or the Reserves. VGLI is issued in multiples of \$10,000, up to the current legal maximum of \$400,000. VGLI can be converted at any time to an individual permanent (i.e., whole life or endowment) plan with one of 20 participating commercial insurance companies.



Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



**U.S. Department
of Veterans Affairs**

Can Additional VGLI Coverage Be Purchased?

Effective April 11, 2011, Veterans already covered by VGLI who are under age 60 and have less than \$400,000 in coverage can purchase up to \$25,000 of additional coverage on each five-year anniversary of their coverage, up to the current maximum of \$400,000. No medical underwriting is required for the additional coverage.

What are the Eligibility Requirements?

If you apply for VGLI within 240 days of discharge, you will be issued the coverage regardless of your health. You then have an additional eight months, up to the end of the one-year and 120-day period after separation to apply for VGLI, but good health requirements must be met.

The SGLI Disability Extension allows Veterans who are totally disabled at the time of discharge to retain the SGLI coverage they had in service for up to two years from the date of discharge, at no cost. At the end of that two-year period, they will automatically be issued VGLI provided they begin paying premiums.

How Do You Apply For VGLI?

SGLI coverage continues at no cost to the member for 120 days after release from service, so VGLI will not take effect before the 121st day. VGLI applications are mailed to eligible members on three occasions:

- Generally within 60 days after separation
- Within 120 days after separation, which is when the post-separation period of free SGLI ends
- Before the end of the 16-month application period

Applications are mailed to the address shown on the member's DD Form 214 or equivalent separation orders. It is the member's responsibility to apply within the time limits even if the member does not receive an application in the mail.

Applications for VGLI coverage should be mailed to:

The Office of Servicemembers' Group Life Insurance
P.O. Box 41618
Philadelphia, PA 19176-9913

For More Information, Call Toll-Free 1-800-419-1473

or Visit Our Web Site at <http://www.insurance.va.gov>.

